

# United States Bankruptcy Court

## District of Maryland

**Frank A Pauling & Paulette Pauling**

 In re \_\_\_\_\_  
 Debtor

 Case No. \_\_\_\_\_  
 (If known)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 18,890.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 10,000.00	
E - Creditors Holding Unsecured Priority Claims	YES	3		\$ 29,892.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 102,507.26	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,697.86
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,183.80
Total Number of Sheets in ALL Schedules ▶		23			
Total Assets ▶			18,890.00		
Total Liabilities ▶				142,399.26	

Frank A Pauling &amp; Paulette Pauling

In re

Debtor

Case No.

(if known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ▶			0.00	

(Report also on Summary of Schedules)

FORM B6B  
(10/89)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Livingroom, Diningroom, Bedroom	J	4,050.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Jeans, Blouses, Shirts, Socks, Coats,	J	420.00
7. Furs and jewelry.		Wedding Rings	J	1,420.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

FORM B6B  
(10/89)

Frank A Pauling &amp; Paulette Pauling

In re

Debtor

Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. <i>Interests in insurance policies.</i> Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. <i>Annuities.</i> Itemize and name each issuer.	X			
11. <i>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.</i> Itemize.	X			
12. <i>Stock and interests in incorporated and unincorporated businesses.</i> Itemize.	X			
13. <i>Interests in partnerships or joint ventures.</i> Itemize.	X			
14. <i>Government and corporate bonds and other negotiable and non-negotiable instruments.</i>	X			
15. <i>Accounts receivable.</i>	X			
16. <i>Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled.</i> Give particulars.	X			
17. <i>Other liquidated debts owing debtor including tax refunds.</i> Give particulars.	X			
18. <i>Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.</i>	X			
19. <i>Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.</i>	X			
20. <i>Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims.</i> Give estimated value of each.	X			
21. <i>Patents, copyrights, and other intellectual property.</i> Give particulars.	X			
22. <i>Licenses, franchises, and other general intangibles.</i> Give particulars.	X			

FORM B6B  
(10/89)

Frank A Pauling &amp; Paulette Pauling

In re

Debtor

Case No.

(if known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Plymouth Voger	J	4,000.00
		2002 Mitsubishi Lancer	J	9,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			
0 continuation sheets attached			Total ▶	\$ 18,890.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C  
(6/90)**Frank A Pauling & Paulette Pauling**In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Livingroom, Diningroom, Bedroom	(Husb)Courts 7 Jud Proceedings 11-504(b)(5),(f) (Wife)Courts 7 Jud Proceedings 11-504(b)(5),(f)	0.00  4,050.00	4,050.00
Jeans, Blouses, Shirts, Socks, Coats,	(Husb)Courts 7 Jud Proceedings 11-504(b)(5),(f) (Wife)Courts 7 Jud Proceedings 11-504(b)(5),(f)	420.00  0.00	420.00
Wedding Rings	(Husb)Courts 7 Jud Proceedings 11-504(b)(5),(f) (Wife)Courts 7 Jud Proceedings 11-504(b)(5),(f)	1,420.00  0.00	1,420.00
1997 Plymouth Voger	(Husb)Courts 7 Jud Proceedings 11-504(b)(5),(f) (Wife)Courts 7 Jud Proceedings 11-504(b)(5),(f)	0.00  0.00	4,000.00
2002 Mitsubishi Lancer	(Husb)Courts 7 Jud Proceedings 11-504(b)(5),(f) (Wife)Courts 7 Jud Proceedings 11-504(b)(5),(f)	0.00  0.00	9,000.00

Form B6D  
(12/03)In re **Frank A Pauling & Paulette Pauling**  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
SST SERVICING	J	Security: 2002 Mitsubishi Lancer				10,000.00	1,000.00
		VALUE \$ 9,000.00					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

0 continuation sheets attached

Subtotal ▶ \$ 10,000.00  
(Total of this page)  
Total ▶ \$ 10,000.00  
(Use only on last page)

(Report total also on Summary of Schedules)



In re **Frank A Pauling & Paulette Pauling**  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached



Form B6E - Cont.  
(04/04)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Spousal or Child Support****TYPE OF PRIORITY**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							
CIRCUIT COURT BALTIMORE COUNTY C/O BANKRUPTCY CLERK 401 BOSELY AVE BALTIMORE, MD 21204-4420						Notice Only	Notice Only
ACCOUNT NO.							
MD DEPT OF HUMAN RESOURC 311 W SARATOGA ST BALTIMORE, MD 21201						892.00	0.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors  
Holding Priority Claims

Subtotal ?>	\$	892.00
(Total of this page)		
Total >	\$	

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Form B6E - Cont.  
(04/04)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes & Debts to Governments****TYPE OF PRIORITY**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							
COMPTROLLER OF MARYLAND REVENUE DIV 300 W PRATT STREET 409 BALTIMORE, MD 21201	H					5,000.00	0.00
ACCOUNT NO.							
COMPTROLLER OF MARYLAND REVENUE DIV 300 W PRATT STREET 409 BALTIMORE, MD 21201	W					3,000.00	0.00
ACCOUNT NO.							
INTERNAL REVENUE SERVICE INSOLVENCY DIV 31 HOPKINS PLAZA RM 1140 BALTIMORE, MD 21201	H					12,000.00	0.00
ACCOUNT NO.							
INTERNAL REVENUE SERVICE INSOLVENCY DIV 31 HOPKINS PLAZA RM 1140 BALTIMORE, MD 21201	W					9,000.00	0.00
ACCOUNT NO.							

Sheet no. **2** of **2** continuation sheets attached to Schedule of Creditors  
Holding Priority Claims

Subtotal ?>	\$	29,000.00
(Total of this page)		
Total ?>	\$	29,892.00

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re **Frank A Pauling & Paulette Pauling**,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>AMERICAN GENERAL FINAN</b> <b>10 N MAIN STREET</b> <b>BEL AIR, MD 21014-3538</b>						<b>600.00</b>
ACCOUNT NO. <b>ARCADIA FINANCIAL</b> <b>5457 TWIN KNOLLS RD</b> <b>COLUMBIA, MD 21045</b>						<b>8,078.81</b>
ACCOUNT NO. <b>AT&amp;T LONG DISTANCE</b> <b>15 E MIDLAND AVE</b> <b>PARAMUS, NJ 07652</b>						<b>27.44</b>
ACCOUNT NO. <b>BALTIMORE GAS AND</b> <b>ELECTRIC</b> <b>A MARYLAND CORPORATION</b> <b>LIBERTY AND LEXINGTON</b> <b>STREETS</b> <b>BALTIMORE, MD 21201</b>						<b>59.95</b>
<div style="display: flex; justify-content: space-between;"> <span><u>9</u> continuation sheets attached</span> <div> Subtotal &gt; (Total of this page) \$ <b>8,766.20</b>  Total &gt; (Use only on last page) \$ _____ </div> </div>						

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
Bank Of America 1825 E Buckeye Rd Phoenix, AZ 85034						58.00
ACCOUNT NO. 6.50						
Cartempts/ Nes 29125 Solon Road Solon, OH 44139						0.00
ACCOUNT NO.						
Classic Used Cars and Leasing Co 601 Dundalk Avenue Baltimore, MD 21224						1,124.00
ACCOUNT NO.						
Columbia House PO Box 1114 1400 N Fruitridge Ave Terre Haute, IN 47811						38.90
ACCOUNT NO.						
CONSUMER PORTFOLIO SVC Attention: Legal Department 200 North Cobb Parkwat Suite 428 Marietta, GA 30062		Consideration: Revolving charge account				7,874.00

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal > \$ **9,094.90**  
(Total of this page)Total > \$  
(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Direct Tv PO Box 830032 Baltimore, MD 21283-0032				181.32
ACCOUNT NO.  DISTRICT COURT OF BALTIMORE COUNTY ATT: DELORES JONES, CLERK 120 E CHESAPEAKE AVE TOWSON, MD 21286-5307				Notice Only
ACCOUNT NO.  DISTRICT COURT BALTIMORE CITY ATT: BANKRUPTCY CLERK 501 E FAYETTE STREET BALTIMORE, MD 21202				Notice Only
ACCOUNT NO.  Downtown Baltimore 8 West St W Baltimore, MD 21230				40.00
ACCOUNT NO.  FIRST COLLECT INC PO BOX 64488 BALTIMORE, MD 21264-4488		Consideration: Medical Services		65.00

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 286.32
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>Flagship Credit Corp</b> <b>Att: Legal</b> <b>4221 Forbes Boulevld</b> <b>Lanham, MD 20706</b>						<b>2,463.00</b>
ACCOUNT NO.						
<b>Geico Direct</b> <b>One Geico Plaza</b> <b>Bethesda, MD 20811-0001</b>						<b>5.82</b>
ACCOUNT NO.						
<b>Great Br/ Deer Park</b> <b>C/o United Revenue</b> <b>PO BOX 1892</b> <b>Bensalem, PA 19020</b>						<b>487.57</b>
ACCOUNT NO. 1230		Consideration: Credit card debt				
<b>HOUSEHOLD BANK</b> <b>PO BOX 876</b> <b>WOOD DALE, IL 60191-0876</b>						<b>1,176.85</b>
ACCOUNT NO.		Consideration: Credit card debt				
<b>HOUSEHOLD BANK</b> <b>PO BOX 876</b> <b>WOOD DALE, IL 60191-0876</b>						<b>623.51</b>

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶	\$	<b>4,756.75</b>
(Total of this page)		
Total ▶	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
<b>IC SYSTEMS</b> 444 HIGHWAY 96 E BOX 64794 ST PAUL., MN 55164-0794						110.00
ACCOUNT NO.						
<b>ICS FINANCIAL SERVICES CORP</b> PO BOX 507 JARRETSVILLE, MD 21084						97.00
ACCOUNT NO.						
<b>JY SLebow Dr</b> C/o Sri Collections PO Box 72540 Baltimore, MD 21237						37.60
ACCOUNT NO. 5488		Consideration: Personal loan				
<b>LENDMARK AKA ROSE SHANIS</b> PO BOX 12059 HIGHLANDTOWN, MD 21281-2059						5,500.00
ACCOUNT NO. 4396						
<b>Loan Servicing Center</b> PO Box 57071 Irvine, CA 92619	J					8,015.91

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 13,760.51
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>MARYLAND GENERAL HEALTH SYS PO BOX 64982 BALTIMORE, MD 21264</b>				<b>945.00</b>
ACCOUNT NO. <b>995b</b>  <b>Mitchell Kelly PO Box 9006 Smithtown, NY 11787-9006</b>				<b>4,393.87</b>
ACCOUNT NO.  <b>Mitsubishi Motors Credit Of America Inc C/o Loss Recovery 1211 Semoran Blvd Casselberry, FL 32707</b>	<b>J</b>	<b>Consideration: Automobile repairs/service</b>		<b>35,332.00</b>
ACCOUNT NO.  <b>Mppi Hanover PO Box 64645 Baltimore, MD 21264-4645</b>				<b>80.00</b>
ACCOUNT NO.  <b>Multi-Speciality Healthcare PO Box 17561 Baltimore, MD 21297-1561</b>				<b>178.00</b>

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ <b>40,928.87</b>
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.				
<b>Mx Energy C/o Surban Credit Corp PO BOX 30640 Alexandria, VA 22310-0640</b>				<b>243.00</b>
ACCOUNT NO.				
<b>Nations Bank C/o National Revenue Corp PO BOX 27999 Columbus, OH 43227</b>				<b>58.00</b>
ACCOUNT NO. <b>8.20</b>				
<b>Northwest Financial C/o ACS PO BOX 730 Aberdeen, SD 57402-0730</b>				<b>438.20</b>
ACCOUNT NO.				
<b>PASADENA RECIVABLES PEROUTKA &amp; PEROUTKA 8028 RITCHIE HWY 300 PASADENA, MD 21122</b>				<b>1,176.85</b>
ACCOUNT NO.				
<b>PEROUTKA &amp; PEROUTKA, PA 8028 RITCHIE HIGHWAY SUITE 300 PASADENA, MD 21122</b>				<b>Notice Only</b>

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ <b>1,916.05</b>
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
Popular Club Plan 22 Lincoln Place Garfield, NJ 07026						100.00
ACCOUNT NO.						
Progressive Insurance Corp C/o Credit Collection Services 2 Wells Ave Newton, MA 02459						214.57
ACCOUNT NO.						
Radio Shack/ Hurley State Bank 811 E 10th Street Sioux Falls, SD 57103						1,091.95
ACCOUNT NO.						
Readers Digest PO BOX 80050 Prescott, AZ 86304-8050						25.14
ACCOUNT NO.						
Robert Nelson 6012 Forks Wood Road Baldwin, MD 21091		Consideration: Past Due Rent				700.00

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 2,131.66
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>SEARS</b> <b>13200 SMITH RD</b> <b>CLEVELAND, OH 44130</b>		Consideration: Revolving charge account		1,100.00
ACCOUNT NO.  <b>Sears Ala Rma Rms008</b> <b>PO Box 550520</b> <b>Jacksonville, FL 32255-0520</b>				515.57
ACCOUNT NO.  <b>Silkies Pantyhoses c/o Rmcb</b> <b>2269 S Saw Mill River Rd Bld 3</b> <b>Elmsford, NY 10523</b>				17.41
ACCOUNT NO.  <b>The Baltimore Sun</b> <b>PO Box 40</b> <b>Perry Hall, MD 21128-0040</b>				28.98
ACCOUNT NO.  <b>Vital Recovery Services</b> <b>PO Box 923747</b> <b>Norcross, GA 30010-3747</b>	J			13,772.60

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶	\$ 15,434.56
(Total of this page)	
Total ▶	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  WELLS FARGO FIN ACCEPT CORP 1460 NORTHWEST VIVION RD PO BOX 28724 KANSAS CITY, MISSOURI 64118				Unknown
ACCOUNT NO.  WFF Acceptance C/o Acs Po Box 730 Aberdeen, SD 57402-0730				4,646.44
ACCOUNT NO.  WOLPOFF & ABRAMSON TWO IRVINGTON CENTRE 702 KING FARM, BLVD. ROCKVILLE, MD 20850		Consideration: Revolving charge account		Notice Only
ACCOUNT NO.  WT LITTLEPAGE JR 1317 W BALTIMORE ST BALTIMORE, MD 21223-2402		Consideration: Revolving charge account		785.00
ACCOUNT NO.  				

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶ (Total of this page)	\$ 5,431.44
Total ▶ (Use only on last page of the completed Schedule F.)	\$ 102,507.26

(Report total also on Summary of Schedules)

FORM B6G  
(10/89)**Frank A Pauling & Paulette Pauling**In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
<b>Robert Nelson</b> <b>6012 Forks Wood Road</b> <b>Baldwin, MD 21091</b>	<b>Rowhome Lease</b>

FORM B6H  
(6/90)In re **Frank A Pauling & Paulette Pauling**

Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



Form B61  
12/03**Frank A Pauling & Paulette Pauling**In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP  <b>No dependents</b>	AGE
Employment: Occupation	DEBTOR <b>Food Service Manager</b>	SPOUSE <b>Police Dispatcher</b>
Name of Employer	<b>Dept of Corrections</b>	<b>State of Maryland</b>
How long employed	<b>13 Years</b>	<b>3 Years</b>
Address of Employer		

**Income:** (Estimate of average monthly income)Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>2,624.96</u>	\$ <u>847.16</u>

Estimated monthly overtime

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

SUBTOTAL

\$ <u>2,624.96</u>	\$ <u>847.16</u>
--------------------	------------------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>426.74</u>	\$ <u>108.11</u>
------------------	------------------

b. Insurance

\$ <u>11.91</u>	\$ <u>0.00</u>
-----------------	----------------

c. Union Dues

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

d. Other (Specify: (D)Child Support)

\$ <u>227.50</u>	\$ <u>0.00</u>
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SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>666.15</u>	\$ <u>108.11</u>
------------------	------------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1,958.81</u>	\$ <u>739.05</u>
--------------------	------------------

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Income from real property

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Other monthly income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

(Specify) \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

TOTAL MONTHLY INCOME

\$ <u>1,958.81</u>	\$ <u>739.05</u>
--------------------	------------------

TOTAL COMBINED MONTHLY INCOME \$ 2,697.86

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J  
(6/90)

Frank A Pauling &amp; Paulette Pauling

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>440.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	<u>220.00</u>
Water and sewer	\$	<u>25.00</u>
Telephone	\$	<u>139.00</u>
Other <u>Cable</u>	\$	<u>110.00</u>
Home maintenance (Repairs and upkeep)	\$	<u>0.00</u>
Food	\$	<u>500.00</u>
Clothing	\$	<u>40.00</u>
Laundry and dry cleaning	\$	<u>25.00</u>
Medical and dental expenses	\$	<u>0.00</u>
Transportation (not including car payments)	\$	<u>300.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>524.80</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>600.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>160.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 3,183.80**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N.A.</u>
B. Total projected monthly expenses	\$	<u>N.A.</u>
C. Excess income (A minus B)	\$	<u>N.A.</u>
D. Total amount to be paid into plan each _____	\$	<u>N.A.</u>
(interval)		

Official Form 6-Cont.  
(12/03)In re Frank A Pauling & Paulette Pauling  
DebtorCase No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1  
 sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 04-04-05

Signature

Frank Pauling

Debtor

Date 04-04-05

Signature

Paulette Pauling

(Joint Debtor, if any)

[If joint case, both spouses must sign]

-----  
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
 Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

2005 MAY 11 A 7:59  
 CLERK OF COURT  
 DISTRICT COURT  
 CLEVELAND

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

04-04-05

Date

*Mr & Mrs [Signature]*  
Signature of Debtors

Case Number

WHITE-DEBTOR COPY

PINK-COURT COPY

UNITED STATES BANKRUPTCY COURT  
District of Maryland

In re:

**Frank A Pauling & Paulette  
Pauling**

Case No.  
Chapter 7

Debtor(s)

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**Notice of Non-Attorney Fee Disclosure.**

Freshstart Solutions, Inc has prepared the following schedules for compensation Schedules A-J, Summary of Schedules, Statement of Financial Affairs, Matrix, Voluntary Petition, Certificate of Mailing, Social Security Statement and Statement of Intentions.

Freshstart Solutions, Inc has Agreed to Accept \$185.00 **in consideration of the afformentioned services.**

Notwithstanding the foregoing, Our offices have recieved \$185.00 as of the filing of this voluntary case. There is currently a balance owing of \$0.00.

The source of the compensation was the debtor unless otherwise specified.

To our knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case.

**THE FOREGOING IS A COMPLETE STATEMENT OF ANY AGREEMENT OR ARRANGMENT FOR PAYMENT TO US FOR PREPARATION OF THE PETITION FILED BY THE DEBTOR(S) IN THIS BANKRUPTCY CASE.**

I DECLARE UNDER PENTALY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE , INFORMATION AND BELIEF.

/s/ Demetrius Nickens, Authorize Signatory for Freshstart Solutions, Inc.

Freshstart Solutions, Inc  
It's Assigns and/or Sucessors  
2123 Maryland Ave Suite 301  
Baltimore, MD 21218

Tax Id No.: 52-219-6167  
Resident Agent  
Paula G Harris  
A Maryland Corporation

UNITED STATES BANKRUPTCY COURT  
District of Maryland

In re:

Frank A Pauling & Paulette  
Pauling

Case No.  
Chapter 7

Debtor(s)

**BANKRUPTCY DISCLOSURE NOTICE.**

PLEASE BE AWARE of the restrictions on the services which a bankruptcy petition PREPARER may provide.

**Bankruptcy petition preparers are not attorneys. They are not authorized to practice law or give legal advice in a case. The last person signing below is a petition preparer, not an attorney authorized to practice law in Maryland.**

Under 11 U.S. C. § 110, a petition preparer may not collect or receive the Bankruptcy Court filing fee from you. If you pay **any** money to the petition preparer **as a fee** for services or costs, you are not permitted to pay Bankruptcy Court filing fees in installments.

Additionally, a bankruptcy petition preparer **MAY NOT** provide any legal advice, including advice on:

**(a) Whether you should file bankruptcy;**

**(b) Whether you should file a petition under a particular chapter of the Bankruptcy Code (Title 11 of the United States Code);**

**(c) How to respond to the bankruptcy forms in connection with the filing of your bankruptcy case, including the type of debt (e.g., administrative, secured, unsecured priority, unsecured nonpriority);**

**(d) What exemptions you should claim, although a petition preparer may give you a copy of applicable federal and state statutes;**

**(e) Whether a debt is dischargeable, whether you are entitled to a discharge under the Bankruptcy Code and what defenses you may have to an objection to discharge;**

**(f) Whether you can keep your home and the effect of a bankruptcy filing up on a foreclosure;**

**(g) Whether you may eliminate any liens or recover any assets;**

**(h) whether you may redeem any property;**

**(i) whether you may or should reaffirm any debts or whether a reaffirmation is required to keep any assets; and**

**(j) the tax consequences of any aspect of your bankruptcy case.**

**A bankruptcy petition preparer must provide you with a copy of your petition and have you read and sign this form.**

***YOU SHOULD READ THE GUIDELINES AND UNDERSTAND THE LIMITATIONS ON  
BANKRUPTCY PETITION PREPARERS BEFORE SIGNING THIS FORM.***

If you have any questions about petition preparers or believe the Guidelines have been violated, please call the UNITED STATES TRUSTEE at:

Office of the United States Trustee Office of the United States Trustee  
300 W Pratt Street  
Baltimore, Maryland 21201

**DEBTOR CERTIFICATION**

I/We, Frank A Pauling and \_\_, the debtor(s) in this case, have read and understand the foregoing, and have received a copy of the Guidelines.

DATE: \_\_\_\_\_

(debtor signature)

\_\_\_\_\_  
(codebtor signature)

**BANKRUPTCY PETITION PREPARER CERTIFICATION**

I, Demetrius Nickens for Freshstart Solutions Inc, hereby certify under penalty of perjury that I am the bankruptcy petition preparer who assisted the debtor in this case. I have not advised the debtor

concerning any of the matters prescribed above or in paragraph 8.

**/s/ Demetrius Nickens      Authorized Signatory for Freshstart Solutions Inc.**

DATE: \_\_\_\_\_  
(petition preparer signature)

**215-96-0089**

(petition preparer social security number)

**For Freshstart Solutions Inc 52-2196167**

***A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 and 18 U.S.C. § 156.***



UNITED STATES BANKRUPTCY COURT  
District of Maryland

In re:

**Frank A Pauling & Paulette  
Pauling**

Case No.  
Chapter 7

Debtor(s)

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**Notice of Non-Attorney Fee Disclosure.**

Freshstart Solutions, Inc has prepared the following schedules for compensation Schedules A-J, Summary of Schedules, Statement of Financial Affairs, Matrix, Voluntary Petition, Certificate of Mailing, Social Security Statement and Statement of Intentions.

Freshstart Solutions, Inc has Agreed to Accept \$185.00 **in consideration of the afformentioned services.**

Notwithstanding the foregoing, Our offices have recieved \$185.00 as of the filing of this voluntary case. There is currently a balance owing of \$0.00.

The source of the compensation was the debtor unless otherwise specified.

To our knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case.

**THE FOREGOING IS A COMPLETE STATEMENT OF ANY AGREEMENT OR ARRANGMENT FOR PAYMENT TO US FOR PREPARATION OF THE PETITION FILED BY THE DEBTOR(S) IN THIS BANKRUPTCY CASE.**

I DECLARE UNDER PENTALY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE , INFORMATION AND BELIEF.

/s/ Demetrius Nickens, Authorize Signatory for Freshstart Solutions, Inc.

Freshstart Solutions, Inc  
It's Assigns and/or Sucessors  
2123 Maryland Ave Suite 301  
Baltimore, MD 21218

Tax Id No.: 52-219-6167  
Resident Agent  
Paula G Harris  
A Maryland Corporation

UNITED STATES BANKRUPTCY COURT  
District of Maryland

In re Frank A Pauling & Paulette Pauling,  
Debtor

Case No. \_\_\_\_\_

Chapter 7

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 1 page, is true, correct and complete to the best of my knowledge.

Date 04-04-05

Signature  
of Debtor

Frank A Pauling  
FRANK A PAULING

Date 04-04-05

Signature  
of Joint Debtor

Paulette Pauling  
PAULETTE PAULING

PRO-SE  
PRO-SE  
PRO-SE  
PRO-SE  
PRO-SE

FILED  
2005 MAY 11 A 7:59  
CLERK OF COURT  
DISTRICT OF MARYLAND